

Beneficiary Financial Counseling Services At a Glance

Effective April 1, 2003

	<i>Prior to April 1, 2003</i>	<i>Beginning April 1, 2003</i>
<i>Provider</i>	Ernst & Young LLP	KPMG LLP
<i>Cost to beneficiaries</i>	None	None
<i>Toll-Free Phone Number</i>	800-425-4425	866-476-5764
<i>E-mail Address</i>	survivor.counseling@ey.com	us-pfpbeneficiary@kpmg.com
<i>Multiple beneficiaries</i>	Multiple beneficiaries must designate one beneficiary to receive BFCS, or the beneficiaries can use BFCS as a group, but financial counseling will only address the estate of the insured.	Multiple beneficiaries can request BFCS individually or they can continue to elect BFCS as a group.
<i>Living Benefit Option</i>	There is a limitation of one service per insured. If insureds elect the Living Benefit Option and BFCS, their beneficiary is not eligible for BFCS when the insured dies.	Insureds with approved Living Benefit Option claims can elect BFCS. Their beneficiaries are also eligible when the insured dies.
<i>Data-gathering questionnaire</i>	Beneficiaries provide personal information via paper or a personal financial counselor will record the information.	Beneficiaries can submit information via KPMG's secure website or by paper.
<i>Personal financial planning report</i>	One report is available.	Beneficiaries can choose from two reports: a Personal Portrait Financial Strategies report or a Retirement Strategies report, with the latter targeted to pre-retirees (generally up to seven years away from retirement) and retirees.
<i>Counseling</i>	Face-to-face counseling is standard unless travel expenses to the beneficiary's home exceed \$300.00.	Counseling sessions will take place by phone and through the personal financial report. Face-to-face counseling remains available, if requested. After the financial plan is provided, a KPMG counselor will call to review it and answer any questions. Financial counselors are also available through the toll-free <i>Financial Planning Help Line</i> .
<i>Initiating service</i>	Only the beneficiary can initiate BFCS. When the claim is approved, beneficiaries receive a flyer explaining BFCS and how to get service.	Only the beneficiary can initiate BFCS. When the claim is approved, beneficiaries, receive a flyer explaining BFCS and how to get service. KPMG will make two follow-up calls if the beneficiary requests a financial planning kit, but does not complete the data-gathering questionnaire provided in the kit.